

United States Bankruptcy Court
Western District of MichiganIn re:
Joshua Alan First
Kristen Amber First
DebtorsCase No. 18-03085-swd
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0646-1

User: howep
Form ID: 318Page 1 of 2
Total Noticed: 39

Date Rcvd: Nov 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2018.

db +Joshua Alan First, 29400 Pine Row Trail, Dowagiac, MI 49047-7705
db +Kristen Amber First, 72922 6th Avenue, South Haven, MI 49090-8187
8253323 +Barbar Family Trust, PO Box 153, Paw Paw MI 49079-0153
8253324 Bronson Healthcare Group, Dept. #771700, PO Box 77000, Detroit MI 48277-1700
8253329 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citi Cards, PO Box 78045, Phoenix AZ 85062-8045)
8253328 Chase, Cardmember Services, PO Box 6294, Carol Stream IL 60197-6294
8253335 +Great Lakes Higher Education, PO Box 7860, Madison WI 53707-7860
8253336 H.E.L.P. Financial Corporation, 6644 Solution Center, Chicago IL 60677-6006
8253338 Lakeland Healthcare, Dept #771508, PO Box 77000, Detroit MI 48277-1508
8253339 +Lakeland Patient Accounts, 3776 Hollywood Road, PO Box 410, Saint Joseph MI 49085-0410
8253342 +SWMC Niles Family & Internal, Medicine, 2002 S. 11th Street, Niles MI 49120-4074
8253341 +Stagg Medical Center, 525 S. Center Street, Hartford MI 49057-1362
8253344 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison WI 53708-8973
8253345 Won K. Lee, MD, 2650 Horizon Drive, SE, Suite 233, Grand Rapids MI 49546-7686

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Nov 29 2018 22:37:24 Andy Vara,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Nov 29 2018 22:37:24 Daniel J. Casamatta,
Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Nov 29 2018 22:37:24 Daniel M. McDermott,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Nov 29 2018 22:37:24 David W. Asbach,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Nov 29 2018 22:37:24 Dean E. Rietberg,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Nov 29 2018 22:37:24 Habbo G. Fokkena,
Office of the United States Trustee, Michigan/Ohio Region 9,
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Nov 29 2018 22:37:24 Matthew T. Cronin,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: matthew.w.cheney@usdoj.gov Nov 29 2018 22:38:02 Matthew W. Cheney,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Nov 29 2018 22:37:24 Michael V. Maggio,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Nov 29 2018 22:37:24 Michelle M. Wilson,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Nov 29 2018 22:37:24 United States Trustee,
Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2837
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Nov 29 2018 22:37:24 United States Trustee,
The Ledyard Building, 2nd Floor, 125 Ottawa Avenue NW, Suite 200R,
Grand Rapids, MI 49503-2837
8253321 +E-mail/Text: collections@adviaacu.org Nov 29 2018 22:37:53 Advia Credit Union,
550 South Riverview Drive, Kalamazoo MI 49004-1299
8253322 +E-mail/Text: collections@adviaacu.org Nov 29 2018 22:37:53 Advia Credit Union,
550 South Riverview, Kalamazoo MI 49004-1299
8253325 EDI: CAPITALONE.COM Nov 30 2018 03:24:00 Capital One Bank, PO Box 6492,
Carol Stream IL 60197-6492
8253326 +EDI: CHASE.COM Nov 30 2018 03:24:00 Chase, PO Box 94014, Palatine IL 60094-4014
8253327 EDI: CHASE.COM Nov 30 2018 03:24:00 Chase, PO Box 15123, Wilmington DE 19850-5123
8253330 EDI: WFNNB.COM Nov 30 2018 03:24:00 Comenity/Younkers, PO Box 659450,
San Antonio TX 78265-9450
8253331 +EDI: WFNNB.COM Nov 30 2018 03:24:00 Comenity/Younkers, PO Box 182789,
Columbus OH 43218-2789
8253334 E-mail/Text: bankruptcynotification@ftr.com Nov 29 2018 22:37:59 Frontier Communications,
19 John Street, Middletown NY 10940-4918
8253337 EDI: CBSKOHLS.COM Nov 30 2018 03:23:00 Kohl's, PO Box 2983, Milwaukee WI 53201-2983
8253340 +E-mail/Text: bankruptcy@mortgagecenter.com Nov 29 2018 22:37:10 Mortgage Center, LLC,
PO Box 2171, Southfield MI 48037-2171
8253343 E-mail/Text: donna.justice@usdoj.gov Nov 29 2018 22:38:03 US Attorney, PO Box 208,
Grand Rapids MI 49501-0208
8253332 EDI: USBANKARS.COM Nov 30 2018 03:23:00 Elan Financial Services, Flagstar Bank,
P.O. Box 790408, St. Louis MO 63179-0408

District/off: 0646-1

User: howep
Form ID: 318

Page 2 of 2
Total Noticed: 39

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8253333 EDI: USBANKARS.COM Nov 30 2018 03:23:00 Elan Financial Services, P.O. Box 108,
St. Louis MO 63179-0408

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2018 at the address(es) listed below:

Jason Kellogg Wright on behalf of Creditor Mortgage Center jwright@weltman.com,
ecfwdm@weltman.com
Thomas R. Betker on behalf of Debtor Kristen Amber First betkerbankruptcy@yahoo.com
Thomas R. Betker on behalf of Debtor Joshua Alan First betkerbankruptcy@yahoo.com
Thomas R. Tibble TrusteeTibble@tibblecpa.com, MI10@ecfcbis.com

TOTAL: 4

Official Form 318 (12/15)

**United States Bankruptcy Court
Western District of Michigan**
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

IN RE: Debtors (names used by the debtors in the last 8 years, including married, maiden, trade, and address):

Joshua Alan First
29400 Pine Row Trail
Dowagiac, MI 49047
SSN: xxx-xx-8625
Kristen Amber First
72922 6th Avenue
South Haven, MI 49090
SSN: xxx-xx-7077

Debtors

Case Number 18-03085-swd

Chapter 7

Honorable Scott W. Dales

Order of Discharge

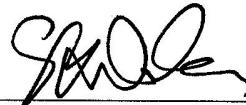
IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua Alan First

Kristen Amber First
aka Kristen Amber Cook

By the court:

DATE: November 29, 2018



Scott W. Dales
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

For more information, see page 2 >

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.